

Information to identify the case:

Debtor 1	<u>Eric M. Carroll</u>	Social Security number or ITIN	xxx-xx-1724
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Beth M. Carroll</u>	Social Security number or ITIN	xxx-xx-9150
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24897-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric M. Carroll

Beth M. Carroll

11/13/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric M. Carroll
Beth M. Carroll
Debtors

Case No. 18-24897-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric M. Carroll, Beth M. Carroll, 1785 Brinkerton Road, Greensburg, PA 15601-6290
14969530	Bernstein-Burkley, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14969534	+ David J. Apothaker, Esq., Apothaker Scian, P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14969536	Dollar Bank, F.S.B., 3 Gateway Center West, Pittsburgh, PA 15222
15611643	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619
14969540	+ Pediatric Associates of Westmoreland, 555 West Newton, Greensburg, PA 15601-2861
14969545	+ WEI Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
15005966	+ WEI Mortgage, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14969547	+ WSM-PC, 426 Pellis Road, Greensburg, PA 15601-4574
14969546	+ Westmoreland Sleep Medicine, 426 Pellis Road, Greensburg, PA 15601-4574

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 14 2023 08:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2023 03:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14969531	+ EDI: CAPITALONE.COM	Nov 14 2023 08:42:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14989410	+ Email/Text: bankruptcy@cavps.com	Nov 14 2023 03:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14969532	+ Email/Text: bankruptcy@cavps.com	Nov 14 2023 03:54:00	Cavalry SPV I, LLC as Assignee of, Citibank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14969533	+ EDI: CCUSA.COM	Nov 14 2023 08:42:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14969535	EDI: DISCOVER.COM	Nov 14 2023 08:42:00	Discover, PO Box 15316, Wilmington, DE 19850
14972701	EDI: DISCOVER.COM	Nov 14 2023 08:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969537	+ EDI: AMINFOFP.COM		

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		Nov 14 2023 08:42:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
15645445	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 14 2023 03:53:00	J.P. Morgan Mortgage Acquisition Corp., C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
14993714	Email/Text: teller2@lescofcu.com		
		Nov 14 2023 03:53:00	Lesco Federal Credit Union, 2613 Ligonier St., Latrobe, PA 15650
14969542	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com		
		Nov 14 2023 03:53:00	State Farm Bank, FSB, PO Box 2313, Bloomington, IL 61702
14969538	+ EDI: LENDNGCLUB		
		Nov 14 2023 08:42:00	Lending Club Corp., 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14969539	Email/Text: teller2@lescofcu.com		
		Nov 14 2023 03:53:00	Lesco Federal Credit Union, 6 Avenue D, Latrobe, PA 15650
15417675	Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 14 2023 03:53:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741
14969541	EDI: PRA.COM		
		Nov 14 2023 08:42:00	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14995700	EDI: PRA.COM		
		Nov 14 2023 08:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969742	+ EDI: RECOVERYCORP.COM		
		Nov 14 2023 08:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969543	+ EDI: RMSC.COM		
		Nov 14 2023 08:42:00	SYNCB/Home Dsn Outdoor Liv, PO Box 965036, Orlando, FL 32896-5036
14998466	Email/PDF: bncnotices@becket-lee.com		
		Nov 14 2023 04:42:20	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15612748	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 14 2023 03:53:00	UMB Bank, National Association, et. al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14996090	Email/Text: BNCnotices@dcmservices.com		
		Nov 14 2023 03:53:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14969544	+ EDI: VERIZONCOMB.COM		
		Nov 14 2023 08:42:00	Verizon, PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. Morgan Mortgage Acquisition Corp.
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WEI Mortgage, LLC
cr	*+P	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmil@mwc-law.com mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor WEI Mortgage LLC ecfmil@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeef@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. ckohn@hoflawgroup.com
Scott R. Lowden	on behalf of Debtor Eric M. Carroll lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Beth M. Carroll lowdenscott@gmail.com

TOTAL: 9